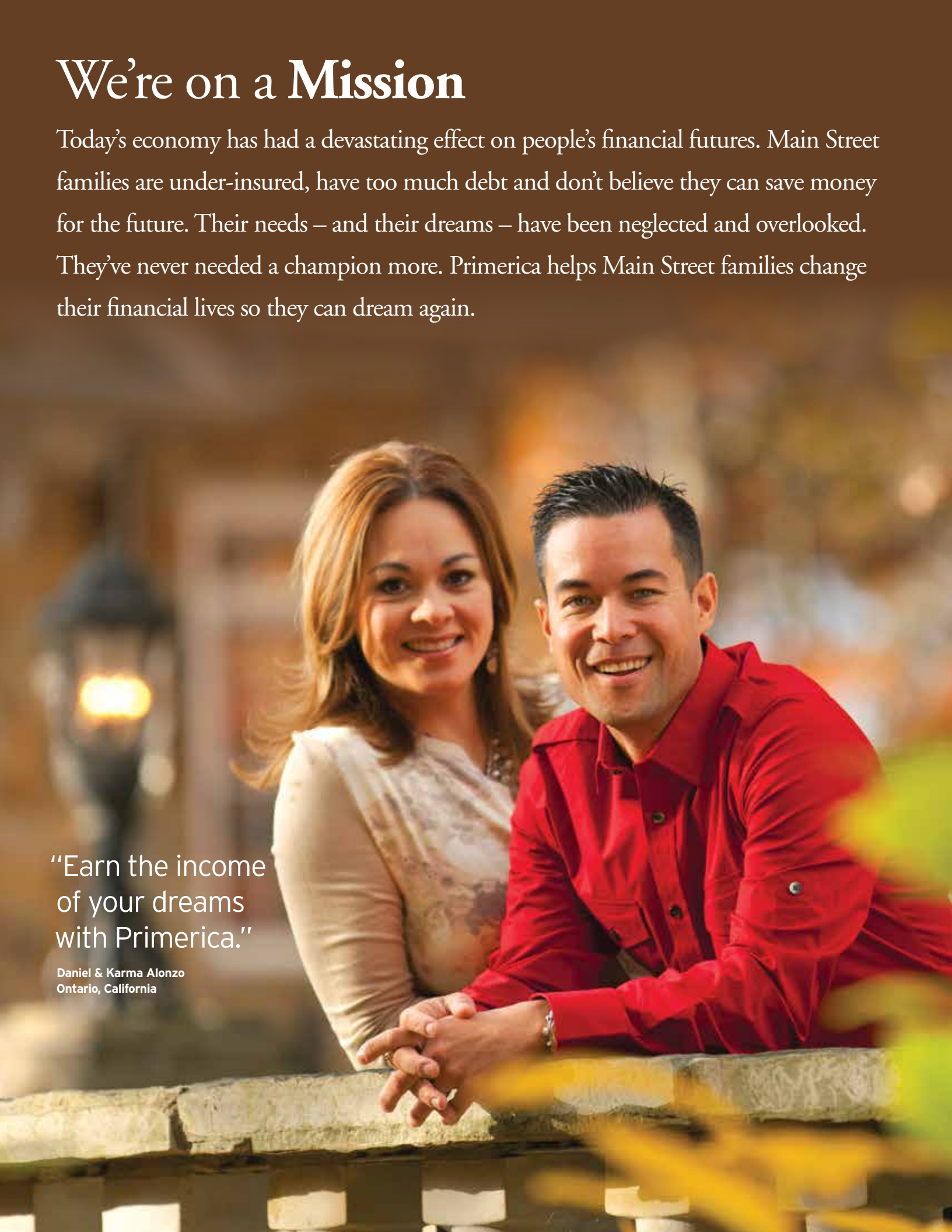


# A Company of Destiny



# We're on a Mission

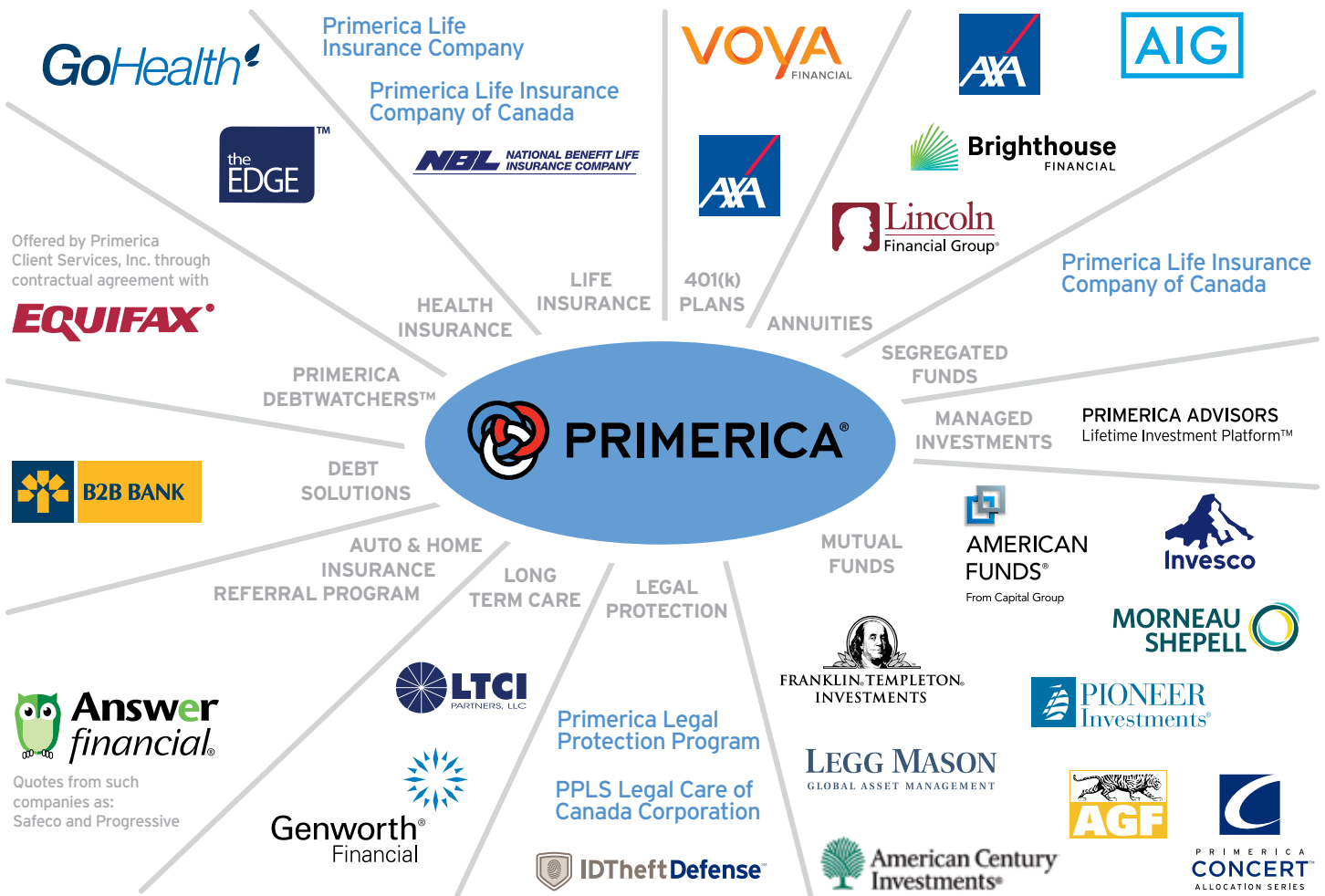
Today's economy has had a devastating effect on people's financial futures. Main Street families are under-insured, have too much debt and don't believe they can save money for the future. Their needs – and their dreams – have been neglected and overlooked. They've never needed a champion more. Primerica helps Main Street families change their financial lives so they can dream again.



"Earn the income  
of your dreams  
with Primerica."

Daniel & Karma Alonzo  
Ontario, California

With the help of our incredible strategic partners, we offer real families real solutions.



The Lifetime Investment Platform is expected to be available in the second quarter of 2017. Not all products and services are available in all states, territories, the District of Columbia, or provinces. A representative's ability to offer products from the companies listed is subject to state, provincial and federal licensing and certification requirements. Please refer to the Important Endnotes for additional details about the contractual arrangements and company affiliations detailed above.

**Auto and Home Insurance:** In the U.S., offered through Primerica Secure™, a personal lines insurance referral program in which representatives may refer individuals to Answer Financial Inc., which offers insurance products and services through its licensed affiliates. Primerica, its representatives and the Primerica Secure program do not represent any of the insurers in the program. **Debt Solutions:** In Canada, Primerica representatives refer clients to B2B Bank for debt consolidation loans secured by residential real estate. **Disability Benefits:** In Canada, Primerica's representatives promote and market insurance products administered by The Edge Benefits Inc. and underwritten by various Canadian insurers unaffiliated with Primerica. **Health Insurance:** In the U.S., health insurance is offered through Primerica Financial Services, Inc. by contractual arrangement with GoHealth, LLC. GoHealth, LLC provides a private online health insurance marketplace and a network of health insurance carriers offering health insurance products. **Legal Protection:** In the U.S., ID Theft Defense is offered by contractual agreement between Primerica Client Services, Inc. and Prepaid Legal Services, Inc. d/b/a Legal Shield ("LegalShield"). ID Theft Defense is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll, Inc. In the U.S., Primerica Legal Protection Program legal protection services are offered by LegalShield or applicable subsidiary, through contractual agreement between Primerica Client Services, Inc. and LegalShield. LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. In Canada, Pre-Paid Legal Services and ID Theft Defense are each offered by contractual agreement among Primerica Client Services, Inc., PFSL Investments Canada Ltd. and PPL Legal Care of Canada Corporation. **Life Insurance & Segregated Funds:** Primerica representatives market term life insurance underwritten by National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York and Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other U.S. jurisdictions; in Canada, Primerica Life Insurance Company of Canada (Head Office: Mississauga, Ontario) offers term life insurance and segregated funds. **Long Term Care:** In the U.S., representatives may offer long term care insurance from Genworth Financial by contractual agreement among Primerica Financial Services, Inc., Genworth Life Insurance Company and Genworth Life Insurance Company of New York. A referral program in which representatives may refer individuals to LTCI Partners, LLC provides long term care insurance from these Genworth companies and other companies unaffiliated with Primerica. **Managed Investments:** PFS Investments Inc. is an SEC Registered Investment Adviser doing business as Primerica Advisors. For additional information about managed investments, please ask your Primerica representative for a copy of the Form ADV Part 2A wrap fee program brochure for each of the Freedom Portfolios and the Lifetime Investment Platform. **Mutual Funds:** In Canada, mutual funds are offered by PFSL Investments Canada Ltd., mutual fund dealer. Head Office: Mississauga, Ontario. Mutual Fund, Variable Annuities and 401(k) Plans: In the U.S., securities are offered through PFS Investments Inc., 1 Primerica Parkway, Duluth, Georgia 30099-0001. PFS Investments Inc. is a member of FINRA and SIPC. **Primerica DebtWatchers™:** References to Equifax refer to Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc. In Canada, DebtWatchers™ is offered by contractual agreement between Primerica Client Services, Inc., PFSL Investments Canada Ltd, Primerica Life Insurance Company of Canada and Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc. Primerica's Representatives make referrals of clients to Equifax for the purposes of the DebtWatchers™ program. **Securities:** In the United States, securities are offered by PFS Investments Inc. (PFSI), 1 Primerica Parkway, Duluth, Georgia 30099-0001. In Canada, Mutual Funds are offered by PFSL Investments Canada Ltd. Mutual fund dealer. Head Office: Mississauga, Ontario.

Primerica is the trademark of Primerica, Inc. All other trademarks and service marks are the property of their respective owners. All rights reserved.

# We Are Primerica

For more than 40 years, Primerica has been a company dedicated to helping Main Street families. From the very beginning, we have shown that there is a way to do business and be successful and still remain true to core beliefs.

“As a Primerica representative, you’ll help families get real solutions to their financial problems. You’ll feel great about what you do.”

Frances Avrett  
Lawrenceville, Georgia



## We offer credibility, strength and longevity.

- In business since 1977
- Listed on the New York Stock Exchange (PRI)
- Member of Standard & Poor's MidCap 400 Index
- Member of the Russell 2000 Index
- Named one of America's 50 most trustworthy financial companies (*Forbes*, 2015)\*
- Largest independent financial services marketing organization in North America
- Accredited member of the Better Business Bureau
- Primerica life insurance companies are rated A+ (Superior) by A.M. Best
- American Council of Life Insurers (ACLI) member

## We help families get the protection they need.

- More than 5 million lives insured through our life companies
- Greater than \$1.2 billion paid in death benefits in 2016
- More than \$728 billion of life insurance in force
- An average of \$3.5 million in benefit claims paid every day

## We help families invest for their future.

- Greater than 2 million client investment accounts
- Investment clients have more than \$52 billion in asset values in their Primerica investment accounts.

(As of, or for the year ended, December 31, 2016. Primerica refers to Primerica and its affiliated companies.)

\*America's 50 Most Trustworthy Financial Companies ranking compiled by MSCI ESG Research. Numerical score based on "Aggressive Accounting and Governance Risk" (AGR), which is determined by factors including high-risk events, revenue and expense recognition methods, SEC action and bankruptcy risks.

### Awards

- Primerica Shareholder Services has received the exclusive DALBAR Service Award for outstanding customer service **14 years in a row.**
- A Gold Nova Award on **Innovation in Customer Experience** has also been awarded to Primerica Shareholder Services.
- *Best's Review* recognized Primerica as **one of the industry's top 10 innovators** for our TermNow life insurance.

## We Have Vision

Primerica's International Headquarters was created to serve our sales force. We're the only one in the financial services industry with a company this size that is 100% dedicated to helping our sales force build their businesses and help Main Street families. While other companies are shrinking, Primerica is growing and thriving. The 367,000-square-foot building houses 1,600 employees who are focused on providing a top-notch entrepreneurial support system and helping our sales force take their success to a whole new level.



# We Offer an Unlimited Opportunity

Primerica offers the ideal business opportunity.<sup>1</sup> You have the freedom to build a business how you choose, with no restrictions on your earnings potential. Whether you want to earn a little extra money part-time,<sup>2</sup> or start a business, Primerica could be just the opportunity you've been looking for.

"Did you know that the typical cost to start a business is \$30,000?<sup>3</sup>"

Ivan & Sharon Earle  
Columbia, South Carolina



## The Part-Time Answer

At Primerica, you can keep your full-time job while starting your business part-time.<sup>2</sup> Maybe you're looking for extra income - or just want to see if Primerica is the right opportunity for you. Take a look at how starting part-time can help you earn extra money:

### District Leader<sup>4</sup> (part-time)

**Personal:**

4 clients in one month (one per week)  
4 life sales  
2 IRA rollovers  
1 Primerica DebtWatchers™<sup>5</sup>  
1 A&H<sup>6</sup>  
1 PLPP<sup>7</sup>

**Cash flow** from month's sales

**\$3,732**

## Build a Team

As you build your Primerica business, you also have the opportunity to build your team and earn overrides. Overrides offer the opportunity to earn additional income based on the business your team, or "downlines," produce. Take a look at how you can build your business even further as a part-timer:

### Regional Leader<sup>4</sup> (optional part-time)

**Personal:**

4 clients in one month  
(one per week)  
4 life sales  
2 IRA rollovers  
1 Primerica DebtWatchers™  
1 A&H  
1 PLPP

**Equals: \$5,052**

**Team Overrides:**

2 District Leaders  
6 clients in one month  
6 life sales  
2 IRA rollovers  
2 Primerica DebtWatchers  
2 A&H  
2 PLPP

**Equals: \$1,921**

**Cash flow** from month's sales

**\$6,973**

## Transition to Full-Time Regional Vice President

As you continue to build a team and expand your Primerica business, you may decide to quit your regular job and become a full-time Primerica representative. When you advance to the RVP level, you also have the opportunity to earn bonuses:

### RVP<sup>4</sup> (full-time)

**Personal:**

4 clients in one month  
4 life sales  
2 IRA rollovers  
1 Primerica DebtWatchers™  
1 A&H  
1 PLPP

**Equals: \$7,786**

**Team Overrides:**

2 Regional Leaders  
10 life sales  
4 IRA rollovers  
2 Primerica DebtWatchers  
2 A&H  
2 PLPP

**Equals: \$6,606**

**Bonus: \$2,898**

**Cash flow** from month's sales

**\$17,290**

## Build a Business and Develop RVPs

With Primerica, you have the opportunity to own your own business.<sup>8</sup> As you continue to advance, your opportunity to grow is unlimited! See how much you can earn as you build a business and work toward ownership:

### SVP<sup>4</sup> (you've developed three RVPs)

**Personal:**

4 clients in one month  
4 life sales  
2 IRA rollovers  
1 Primerica DebtWatchers™  
1 A&H  
1 PLPP

**Equals: \$7,786**

**Team Overrides:**

3 RVPs + 2 Regional Leaders  
50 clients combined  
50 life sales  
22 IRA rollovers  
11 Primerica DebtWatchers  
11 A&H  
11 PLPP

**Equals: \$16,426**

**Base Bonus: \$2,898**

**RVP & SVP Bonuses: \$7,038**

**Cash flow** from month's sales

**\$34,148**

Assumes all products remain in force for 12 months.

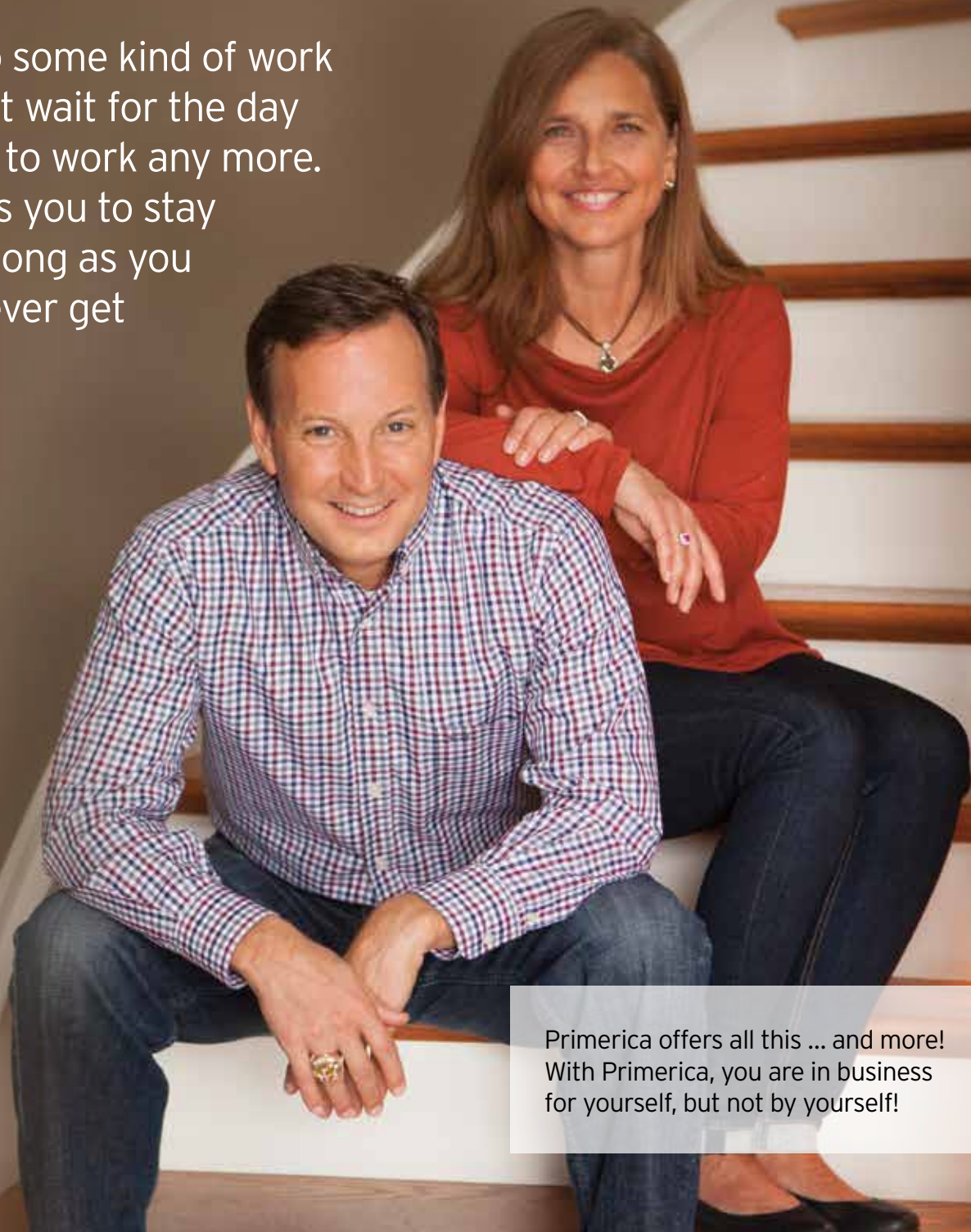
From January 1 through December 31, 2016, Primerica paid cash flow to its North American sales force at an average of \$6,088 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U. S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and could impact the average.

# We're Innovative

Primerica provides the ultimate success system to help representatives achieve the success they've always dreamed of. From new technology to our unparalleled recognition and events and so much more, our revolutionary ideas and advancements allow reps to build their businesses whenever they want, no matter where they are.

"Most people do some kind of work where they can't wait for the day they don't have to work any more. Primerica allows you to stay in the game as long as you want to. I will never get tired of that."

Giancarlo & Joy Gigone  
St. Catharines, Ontario, Canada



Primerica offers all this ... and more!  
With Primerica, you are in business  
for yourself, but not by yourself!



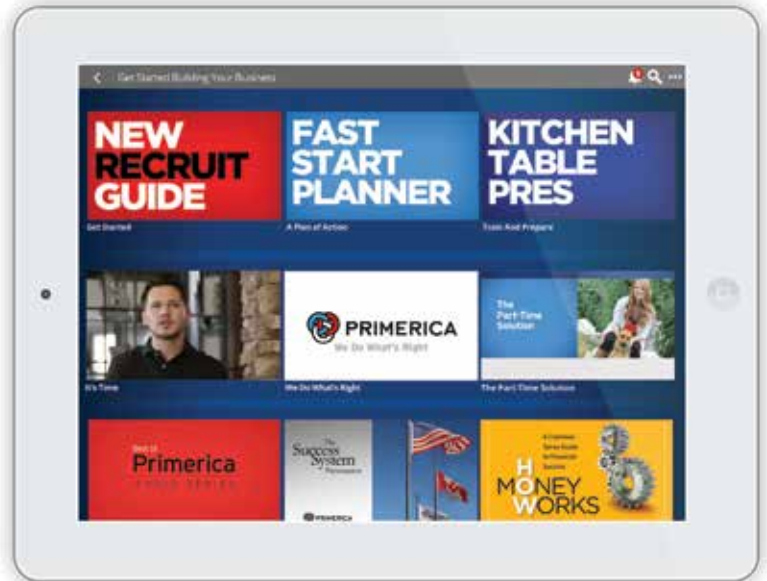
## The Ultimate Business Support System

At Primerica, we provide a step-by-step guide to success to help you build your Primerica business.

When you pay your \$99 to complete your Independent Business Application (IBA) fee plus \$25 a month\* for The Ultimate Business Support System, you'll have access to everything you need to succeed.

The Primerica App and Primerica Online (POL) let you do business in real time from your desktop, laptop, tablet, or smartphone. New recruits:

- Learn how to build a business in Primerica
- Get field trained and licensed
- Use the Primerica App's powerful suite of tools (marketing, communications and technology) 24/7, wherever they are
- Work on advancing to the next level



## Unbelievable Support

Primerica is committed to helping you build your business with the support and resources you need every step of the way.

- No other company offers the kind of behind the scenes support that we do.
- At Primerica, you're in business for yourself, but not by yourself.
- From training and development to outstanding communications support, we provide you with the tools you need to succeed!



## Exciting Recognition and Events

Primerica believes in recognizing representatives' commitment and hard work.

- Primerica rewards its top producers with incentive trips to world-class destinations like the Grand Wailea in Hawaii, the Atlantis Resort in the Bahamas and the Broadmoor in Colorado.
- It also has the most incredible recognition program in the industry, life-changing company conventions and special events and much more!

\*In Canada, fees are \$103.95 for the IBA (includes applicable sales tax) plus \$28 per month for POL.



# We Showcase Success

Our representatives come from all walks of life. They're coaches and teachers, former students and college graduates, homemakers and mechanics. But they all have two things in common: the desire to make a difference and the desire to dream.



**Mario & Franny Arrizon**  
Riverside, CA  
Former Occupation: Student  
Former Income: \$0  
Current Income: \$1,647,967



**Cheryl Bartlett**  
San Jose, CA  
Former Occupation:  
Program Director  
Former Income: \$36,000  
Current Income: \$1,065,213



**Bob & Red Buisson**  
Gainesville, GA  
Former Occupation:  
Teacher/Coach  
Former Income: \$9,600  
Current Income: \$3,345,906



**Jerry & Rhonda Byer**  
Troy, MI  
Former Occupation:  
Industrial Sales  
Former Income: \$80,000  
Current Income: \$1,464,404



**Susan & Art Carreon**  
Riverside, CA  
Former Occupation: Sales  
Representative  
Former Income: \$16,000  
Current Income: \$1,062,135



**Danny & Ada Chamorro**  
North Hollywood, CA  
Former Occupation:  
Registered Nurse  
Former Income: \$40,000  
Current Income: \$1,243,083



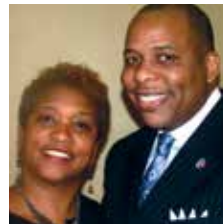
**Rusty Crossland**  
Durango, CO  
Former Occupation:  
Basketball Coach  
Former Income: \$8,000  
Current Income: \$1,932,222



**Francisco & Alain Dillon**  
Lodi, NJ  
Former Occupation:  
Clinical Psychologist  
Former Income: \$185,000  
Current Income: \$1,241,737



**Paul & Donna Enarson**  
Edmonton, Alberta, Canada  
Former Occupation:  
Livestock Operator  
Former Income: \$45,000  
Current Income: \$400,783



**Michael & Regina Evans**  
South Holland, IL  
Former Occupation:  
Contract Negotiator  
Former Income: \$24,000  
Current Income: \$1,000,000



**Rich Falcone**  
Cranston, RI  
Former Occupation:  
Carpenter  
Former Income: \$25,000  
Current Income: \$1,000,000



**Asaad & Lois Faraj**  
Southfield, MI  
Former Occupation: Engineer  
Former Income: \$34,000  
Current Income: \$1,049,917



**Greg & Sharon Fitzpatrick**  
Margate, FL  
Former Occupation:  
Teacher/Coach  
Former Income: \$13,000  
Current Income: \$1,348,087



**Giancarlo & Joy Gigione**  
St. Catharines, Ontario, Canada  
Former Occupation:  
Teacher  
Former Income: \$32,000  
Current Income: \$1,136,964



**Bobby & Candy Gocool**  
Vaughan, Ontario, Canada  
Former Occupation: Sales  
Former Income: \$15,000  
Current Income: \$1,000,000



**Gus & Johanna Gonzalez**  
Norcross, GA  
Former Occupation:  
Mortgage Banker  
Former Income: \$100,000  
Current Income: \$1,030,296



**Todd & Alisa Greer**  
Houston, TX  
Former Occupation:  
U.S. Air Force  
Former Income: \$22,000  
Current Income: \$431,613



**Neal & Victoria Gurfein**  
Irwindale, CA  
Former Occupation:  
Warehouse Worker  
Former Income: \$24,000  
Current Income: \$1,742,636

The people you see pictured here started a Primerica business with dreams and they've changed their lives in the process. Primerica is a place where, with hard work, anyone can make their dreams come true. With commitment and hard work, so can you.

**Note:** Primerica income figures are based upon rolling 12-month cash flow (including advances as of March 2017). From January 1 through December 31, 2016, Primerica paid cash flow to its North American sales force at an average of \$6,088 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U. S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and could impact the average.



**Peggy & Eric Hightower**  
Lanham, MD  
Former Occupation:  
Registered Nurse  
Former Income: \$32,000  
Current Income: \$646,940



**Jim & Mary Kocher III**  
Edison, NJ  
Former Occupation:  
Pastor  
Former Income: \$30,000  
Current Income: \$1,000,000



**Patricia & Gary Kornegay**  
Rancho Cucamonga, CA  
Former Occupation:  
Clerk Typist  
Former Income: \$19,000  
Current Income: \$945,965



**Hector & Jann La Marque**  
Ontario, CA  
Former Occupation:  
Jewelry Store Manager  
Former Income: \$50,000  
Current Income: \$2,461,008



**Mike & Amy Landrum**  
Hattiesburg, MS  
Former Occupation:  
Professional Football Player  
Former Income: \$95,000  
Current Income: \$1,200,874



**Jon & Patte Lavin**  
Conshohocken, PA  
Former Occupation:  
Student/Sales/Golfer  
Former Income: \$10,000  
Current Income: \$1,234,592



**David & Sophia Leung**  
Sacramento, CA  
Former Occupation:  
Warehouse Worker  
Former Income: \$40,000  
Current Income: \$838,833



**Jennifer Lewis**  
Flowood, MS  
Former Occupation:  
Social Worker  
Former Income: \$50,000  
Current Income: \$292,044



**Glen & Xiomara Li**  
Edison, NJ  
Former Occupation:  
Light & Sound Technician  
Former Income: \$35,000  
Current Income: \$730,309



**Alex & Lisa Makanvand**  
Pasadena, CA  
Former Occupation:  
Engineer  
Former Income: \$75,000  
Current Income: \$1,107,443



**Jim Meyer & Kimberly Witt**  
Jacksonville, FL  
Former Occupation:  
Pressman  
Former Income: \$18,000  
Current Income: \$2,023,141



**Tony & Shelly Narain**  
Stratford, CT  
Former Occupation:  
Real Estate  
Former Income: \$90,000  
Current Income: \$1,000,000



**Omar & Danielle Oropesa**  
Miami Lakes, FL  
Former Occupation:  
College Student  
Former Income: \$0  
Current Income: \$1,358,015



**Keith & Danielle Otto**  
Englewood Cliffs, NJ  
Former Occupation:  
Plumber  
Former Income: \$60,000  
Current Income: \$1,105,724



**Mark & Deborah Penny**  
Loveland, CO  
Former Occupation:  
Student  
Former Income: \$0  
Current Income: \$780,401



**Daniel & Sandra Pirillo**  
Toronto, Ontario, Canada  
Former Occupation:  
Student/General Labourer  
Former Income: \$12,000  
Current Income: \$509,341



**Tonia Poe**  
Gardena, CA  
Former Occupation:  
Probation Officer  
Former Income: \$60,000  
Current Income: \$602,345



**Mike & Kirsten Pressler**  
Oakland, NJ  
Former Occupation:  
Sales Representative  
Former Income: \$18,000  
Current Income: \$841,278



**Ian & Jessica Prukner**  
Auburn Hills, MI  
Former Occupation:  
Worship Leader  
Former Income: \$27,000  
Current Income: \$1,073,087



**Jose & Eileen Rivera Vega**  
Hato Rey, Puerto Rico  
Former Occupation:  
Student  
Former Income: \$0  
Current Income: \$563,819



**Fred & Betty Rodrigues**  
Honolulu, HI  
Former Occupation:  
Police Sergeant  
Former Income: \$24,000  
Current Income: \$673,312



**Sam & Elaine Shepard**  
Atlanta, GA  
Former Occupation:  
Airline Baggage Handler  
Former Income: \$22,000  
Current Income: \$1,622,558



**Benjamin & Samantha Sheppard**  
York, PA  
Former Occupation:  
Sales  
Former Income: \$85,000  
Current Income: \$554,566



**Gurpreet & Harjinder Singh**  
Valley Stream, NY  
Former Occupation:  
Systems Analyst  
Former Income: \$45,000  
Current Income: \$739,940



**Rick & Michelle Susie**  
Henderson, NV  
Former Occupation:  
Retail Supervisor  
Former Income: \$70,000  
Current Income: \$2,261,671



**Joseph & Martine Tansey**  
Jamesburg, NJ  
Former Occupation:  
College Student  
Former Income: \$0  
Current Income: \$669,279



**Tyrone & Carolyn Taylor**  
Southfield, MI  
Former Occupation:  
Group Leader  
Former Income: \$26,000  
Current Income: \$440,706



**Collis & Britney Temple III**  
Baton Rouge, LA  
Former Occupation:  
Student  
Former Income: \$0  
Current Income: \$843,484



**Charles & Reiko Whitener**  
Arlington, TX  
Former Occupation:  
U.S. Marine  
Former Income: \$8,000  
Current Income: \$1,000,000



**Bill & Leslie Whittle**  
Baton Rouge, LA  
Former Occupation:  
Teacher/Coach  
Former Income: \$15,000  
Current Income: \$2,878,472

## Are You Next?

Have you ever dreamed of earning the kind of incomes that these leaders do? At Primerica, with hard work and dedication, it's possible! You can work as hard as you want and advance as quickly as you want to. At Primerica, you can build your business as big as you want - your income potential is only as limited as your dreams.

## A Track Record of Success ... with Tremendous Momentum

12-Month Cash Flow	Cumulative Number of Earners	
	Since 1977	New Since 2000
Over \$50,000	6,501	4,108
Over \$100,000	3,231	2,113
Over \$1 million	78	47
Over \$2 million	17	6
Over \$5 million	1	1

In 2016, Primerica paid more than \$700 million to its sales force!

[www.primerica.com](http://www.primerica.com)  
[www.primericacanada.ca](http://www.primericacanada.ca)

The above numbers represent 12-month rolling cash flow levels, including advances, that have been achieved by Primerica representatives, past and present, at some point during their affiliation with Primerica. The representatives are not necessarily achieving those levels at this time. Further, the numbers reflected in the "Cumulative Number of Earners" column are cumulative from level to level and, therefore, include all representatives who have ever achieved the stated cash flow figures, even if they are also included in a higher cash flow category.

From January 1 through December 31, 2016, Primerica paid cash flow to its sales force at an average of \$6,088 per life licensed representative. Average cash flow includes commissions paid on all lines of business, and reflects combined U.S. and Canadian dollars remaining in the local currency earned by the representative. Exchange rates fluctuate daily and impact the average.

Primerica Representatives are individuals who have signed an Independent Business Application ("IBA") and who have been approved to become a member of Primerica's sales force. Primerica Representatives are independent contractors, and are not employees of Primerica Companies, or its parent company Primerica, Inc.

Your rights and obligations concerning your business are set forth in your various agent agreements with the Primerica Companies.

**1** The Primerica business opportunity involves the sale of term life insurance and mutual funds, as well as offering other financial services products and services such as debt consolidation loan referrals. Primerica Representatives are individuals who have signed an independent Business Application ("IBA") and who have been approved to become a member of Primerica's sales force. Primerica Representatives are independent contractors, and are not employees of Primerica Companies, or its parent company Primerica, Inc. **2** Part-time opportunities may be subject to certain restrictions or limitations in Canada, depending on your occupation. **3** SBA.gov (Small

Business Administration), "How to Estimate the Cost of Starting a Business from Scratch," September 27, 2016 **4** Representatives of Primerica are independent contractors and are paid commissions only on sale of products. Assumes all products remain in force for 12 months. Life commissions cash flow includes 75% advance of 1st year commission. Assumes \$20,000 rollover plus additional investments of \$269/mo. in an IRA per client for 12 months. Commissions include cash flow that is received over 12 months. Compensation examples are based on 2-year advances in full-benefit states for the PLPP product. For RVP example, bonus based on a 20% Base Shop Bonus. For SVP example, bonuses include a 20% Base Shop Bonus and combined RVP and SVP Bonuses (17% total) on direct RVPs. All bonus calculations assume 69% QBI and \$1,500 in submitted premium per policy. Life insurance is underwritten by Primerica Life Insurance Company. Securities offered by PFS Investments Inc., 1 Primerica Parkway, Duluth, GA 30099 **5** DebtWatchers™ is offered by contractual agreement between Primerica Client Services Inc., PFS Investments Canada Ltd. and Primerica Life Insurance Company of Canada, and Equifax Consumer Services LLC, a wholly owned subsidiary of Equifax Inc. Primerica Representatives only make referrals of clients to Equifax for the purposes the DebtWatchers™ program. DebtWatchers™ is only available in British Columbia, Ontario, and Québec. DebtWatchers™ is a trademark of Primerica, Inc. **6** Auto & Home Insurance (A&H) is not available in Canada. **7** Pre-Paid Legal Services ("PPLS") is only available in Ontario, Manitoba, Alberta, and British Columbia. Some exclusions and limitations may apply. See plan for details. Primerica Representatives do not provide legal, tax, or estate planning advice. **8** The Ownership Program is subject to terms, conditions and applicable regulatory requirements. Please see POL or speak to a Primerica Representative for the Ownership Program documents and policies, which control in all respects.

**Notes:** Not all products and services are available in all jurisdictions. Compensation levels noted for products and services may vary by jurisdiction.